

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Regina Hightower

Debtor(s)

Case No. 15 B 10912

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/26/2015.
- 2) The plan was confirmed on 06/24/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 06/24/2015.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 07/28/2015, 01/12/2016.
- 5) The case was Dismissed on 04/06/2016.
- 6) Number of months from filing to last payment: 11.
- 7) Number of months case was pending: 14.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$3,495.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$3,495.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$916.93
Court Costs	\$0.00
Trustee Expenses & Compensation	\$129.62
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$1,046.55

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
American InfoSource LP	Unsecured	150.00	630.29	630.29	0.00	0.00
Arnold Scott Harris PC	Unsecured	869.00	NA	NA	0.00	0.00
Arnold Scott Harris PC	Unsecured	60.00	NA	NA	0.00	0.00
AT&T Mobility II LLC	Unsecured	652.95	NA	NA	0.00	0.00
Atlas Acquisitions LLC	Unsecured	400.00	436.25	436.25	0.00	0.00
Atlas Acquisitions LLC	Unsecured	0.00	560.00	560.00	0.00	0.00
Atlas Acquisitions LLC	Unsecured	0.00	650.00	650.00	0.00	0.00
Black Expressions Book Club	Unsecured	87.35	NA	NA	0.00	0.00
Chld/Cbna	Unsecured	440.00	NA	NA	0.00	0.00
Citibank	Unsecured	547.00	NA	NA	0.00	0.00
City of Chicago Department of Revenue	Unsecured	7,020.00	7,134.40	7,134.40	0.00	0.00
Commonwealth Edison	Unsecured	1,790.26	2,118.26	2,118.26	0.00	0.00
Department Of Education	Unsecured	90,303.09	98,714.84	98,714.84	0.00	0.00
Devry University - Corporate Office	Unsecured	3,000.00	NA	NA	0.00	0.00
GEMB/JC Penney	Unsecured	570.03	NA	NA	0.00	0.00
Genesis Financial Services Corp	Unsecured	0.00	1,073.70	1,073.70	0.00	0.00
HBLC Inc	Unsecured	2,032.00	NA	NA	0.00	0.00
Hsbc Bank	Unsecured	90.00	NA	NA	0.00	0.00
Illinois Bell Telephone Company	Unsecured	571.91	NA	NA	0.00	0.00
Illinois Dept Of Employment Security	Unsecured	16,425.00	16,425.00	16,425.00	0.00	0.00
Metroplex Inc	Unsecured	1,939.00	NA	NA	0.00	0.00
MRSI	Unsecured	768.00	NA	NA	0.00	0.00
National Payday Loan	Unsecured	400.00	NA	NA	0.00	0.00
Peoples Energy Corp	Unsecured	577.00	393.91	393.91	0.00	0.00
Peoples Gas	Unsecured	245.00	NA	NA	0.00	0.00
Portfolio Recovery Associates	Unsecured	223.43	223.43	223.43	0.00	0.00
Resurgent Capital Services	Unsecured	270.74	NA	NA	0.00	0.00
RJM Acquisitions LLC	Unsecured	75.54	NA	NA	0.00	0.00
Rush Oak Park Hospital	Unsecured	2,000.00	NA	NA	0.00	0.00
Sprint	Unsecured	223.93	NA	NA	0.00	0.00
United Student Aid Funds Inc	Unsecured	18,586.29	20,692.96	20,692.96	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
US Cellular	Unsecured	858.00	NA	NA	0.00	0.00
US Web Cash	Unsecured	698.91	NA	NA	0.00	0.00
Westlake Financial Services	Secured	5,000.00	3,716.70	3,716.70	2,353.76	94.69

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$3,716.70	\$2,353.76	\$94.69
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$3,716.70	\$2,353.76	\$94.69
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$149,053.04	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$1,046.55</u>	
Disbursements to Creditors	<u>\$2,448.45</u>	
TOTAL DISBURSEMENTS :		<u>\$3,495.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/06/2016

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.